

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In Re: Starr Tonja Zizza
Debtor

Bankruptcy Case No.
13-42118-can7

Freedom Bank
Plaintiff(s)

Adversary Case No.
13-04139-can

v.

Starr Tonja Zizza
Defendant(s)

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Cynthia A. Norton , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

IT IS ORDERED AND ADJUDGED: that judgment is hereby entered in favor of Plaintiff and against Defendant for the principal sum of \$180,368.14 together with interest at the statutory rate per annum from and after June 6, 2013 together with the costs of this action. It is

FURTHER ORDERED, ADJUDGED AND DECREED that the judgment is non-dischargeable pursuant to 11 U.S.C. Section 523(a)(2)(A) the United State Bankruptcy Code, and it is:
FURTHER ORDERED, ADJUDGED AND DECREED that Execution on the judgment shall be stayed against Defendant provided Defendant pays the sum of \$100.00 due on December 31, 2013 then pays \$100.00 on or before the 31st day of each month for 12 (twelve) months, then pays the sum of \$500.00 on or before the 31st day December, 2014 the pays \$500.00 on or before the 31st of each month thereafter such time as \$70,000.00 has been paid. As long as timely payments are made, the payments shall apply to the sum of \$70,000.00 and all interest plus remaining principal shall be waived. In the event that Debtor pays a total of \$50,000.00 within 6 (six) years from the date the first payment, or December 31, 2019, the Plaintiff will consider the judgment paid in full. All payments should be made payable and forwarded to: FREEDOM BANK, Attention: Dave Vander Veen 6640 West 143rd Street, Overland Park, Kansas 66223. If at any time during the repayment period, Debtor becomes unemployed and is unable to make the minimum payment of \$500.00, Plaintiff agrees to accept a reduced payment of \$100.00 per month up to 12 months or until the Debtor is able to secure full time employment, whichever occurs first. If the unemployment period exceeds 12 months the Plaintiff may in its sole discretion extend the reduced payment period, provide Debtor provides a complete disclosure of all financial information satisfactory to the Plaintiff. Should the Debtor default in any provision of this Agreement or default in the repayment of the debt at any time, then the full amount of \$180,368.14 plus interest from June 6, 2013 plus attorneys fees shall become immediately due and owing, and LET EXECUTION ISSUE THEREFORE

Ann Thompson
Court Executive

By: /s/ Jamie McAdams
Deputy Clerk



Date of issuance: 12/23/13

Court to serve